

Bank of America
Government Card Services
Attn: Correspondence
P.O. Box 1637
Norfolk, VA 23501-1637

February 25, 2005

Dear

Re: Card ending in

At Bank of America, our first priority is our customers and the security of their financial information.

We have learned that a small number of computer backup data tapes were lost in shipment and identified as missing in late December. The tapes in question contained customer and account information for some GSA SmartPay® government charge cardholders.

Law enforcement officials have now given us authority to notify you at this point in their investigation. We are actively assisting law enforcement in their efforts, but the tapes are now presumed lost.

We will continue to monitor cardholder accounts and will contact you should we detect any unusual activity. We have no evidence to suggest that the tapes or their content have been accessed or misused, but with an abundance of caution we are taking this step to notify you.

This action to notify you is in addition to our ongoing procedures to safeguard your financial information associated with your account at Bank of America. Please be assured that should we detect any activity we deem to be unauthorized or unusual, you will be notified. You will not be liable for any unauthorized use of your card.

If you have any questions or concerns, please do not hesitate to call us at the following special toll-free number: 1.800.493.8444. We also are taking this opportunity to enclose some additional information that you may find useful at any time to protect the security of your personal information.

We deeply regret this unfortunate development and any inconvenience or undue concerns it may cause.

Sincerely,

Mallory Anderson

Mallory Anderson
Customer Service Manager

BOA001